

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:
WANDA SUE COFFMAN

CASE NO: 07-70194-HDH-13
HEARING DATE: 2/20/2008
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2006-08 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

| Trustee Clm# | Creditor Name | Scheduled Amount | Trustee Clm# | Creditor Name | Scheduled Amount |
|--------------|---|------------------|--------------|---------------------------|------------------|
| 011 0 P | TEXAS WORKFORCE COMMISSION <i>Provided priority claim for taxes, no claim filed.</i> | \$87.79 | 015 0 U | DANNY HRNCIRIK ELECTRICAL | \$493.51 |
| 018 0 U | DOUBLE C SERVICE CENTER | \$347.35 | 019 0 U | HOME LUBER COMPANY | \$142.32 |
| 020 0 U | LENNOX GARLINGTON - BROWN INC | \$411.77 | 023 0 U | SEYMOUR HOSPITAL | \$235.52 |

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

| Trustee Claim # | Creditor | Collateral / Description | Claim Amount | Value | % | Term | Paid / Treated |
|---|--------------------------|--|--------------|-------------|--------|------|--------------------------|
| <u>SECURED CREDITORS</u> | | | | | | | |
| 008 0 * | BANK OF AMERICA | 04 EXPLORER | \$21,570.57 | \$22,300.00 | 10.95% | 60 | \$474.89 PAID BY TRUSTEE |
| 009 0 | BANK OF AMERICA | 03 CHEVY PICKUP/PAID DIRECT | \$14,992.25 | \$15,300.00 | | | PD DIRECT BY DEBTOR |
| 010 0 | FARMERS NATIONAL BANK | HOME EQUITY LOAN/PAID DIRECT - 511 N TACKETT | \$0.00 | \$26,060.00 | | | PD DIRECT BY DEBTOR |
| 027 0 * | BAYLOR COUNTY | 07 PROPERTY TAXES | \$707.00 | \$707.00 | | | PD DIRECT BY DEBTOR |
| Not provided for in confirmed plan. See Modification Below. | | | | | | | |
| 028 0 * | BAYLOR COUNTY | 07 PROPERTY TAXES | \$43.00 | \$43.00 | | | PD DIRECT BY DEBTOR |
| Not provided for in confirmed plan. See Modification Below. | | | | | | | |
| <u>PRIORITY CREDITORS</u> | | | | | | | |
| 003 0 * | INTERNAL REVENUE SERVICE | 04-06 INC & 6/05,9/05,12/05 FICA | \$16,318.09 | | | 60 | \$326.36 PAID BY TRUSTEE |

UNSECURED GENERAL CREDITORS

| Trustee Clm# | Creditor Name | Claim Amount | Trustee Clm# | Creditor Name | Claim Amount |
|--------------|--------------------------|--------------|--------------|---------------------------------|--------------|
| 013 0 U | CAPITAL ONE PURCHASES | \$726.31 | 014 0 U | CASTAGNA & GREGG PC SERVICES | \$1,144.10 |

| Case 07-70194-hdh13 | | Doc 19 | Filed 12/13/07 | Entered 12/13/07 14:30:45 | Desc | |
|---------------------|-------------------------------------|-------------|----------------|---------------------------|--------------------------|-------------|
| 016 0 U | DISCOVER FINANCIAL SERVICES | | | 021 0 U | BANK OF AMERICA NA | \$19,997.73 |
| | PURCHASES | | | | PURCHASES/MBNA | |
| 024 0 U | WICHITA FALLS TEACHERS CU | \$22,953.47 | | 031 0 U | INTERNAL REVENUE SERVICE | \$3,386.12 |
| | LOAN | | | | PENALTY | |
| 032 0 U * | ECAST SETTLEMENT CORPORATION | \$19,997.73 | | | | |
| | PURCHASES/BANK OF AMERICA | | | | | |
| | Not provided for in confirmed plan. | | | | | |

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Baylor County will be allowed 2 fully secured claims for \$43.00 and \$707.00 to be paid direct by debtor.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 2/20/2008 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 12/13/2007

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ALLIANCE ONE RECEIVABLES MANAGEMENT PO BOX 211128 EAGAN MN 55121
BANK OF AMERICA NA 1000 SAMOSET DRIVE ATTN: MR M-BK / DE50230303 NEWARK DE 19713
BANK OF AMERICA NC4-105-03-14 PO BOX 26012 GREENSBORO NC 27420
BANK OF AMERICA PO BOX 30610 LOS ANGELES CA 90030
BAYLOR COUNTY 211 N WASHINGTON SEYMOUR TX 76380
CAPITAL ONE C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS GA 30091
CAPITAL ONE PO BOX 85015 RICHMOND VA 23285
CASTAGNA & GREGG PC PO BOX 592 SEYMOUR TX 76380
CHRYSANNE RANDALL PO BOX 548 SEYMOUR TX 76380
DANNY HRNCIRIK ELECTRICAL 406 S TACKITT SEYMOUR TX 76380
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054
DISCOVER PO BOX 30395 SALT LAKE CITY UT 84130
DOUBLE C SERVICE CENTER 212 W CALIFORNIA ST SEYMOUR TX 76380
ECAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK NJ 07193
FARMERS NATIONAL BANK PO BOX 872 SEYMOUR TX 76380
HOME LUBER COMPANY PO BOX 591 112 WEST MORRIS SEYMOUR TX 76380
INTERNAL REVENUE SERVICE 55 N. ROBINSON MS 5024-OKC OKLAHOMA CITY OK 73102
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
LENNOX GARLINGTON - BROWN INC 111 N OAK SEYMOUR TX 76380
MONOGRAM BANK N AMERICA PO BOX 17054 WILMINGTON DE 19884
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
PHILLIPS & COHEN ASSOC LTD 258 CHAPMAN RD STE 205 NEWARK DE 19702
SEYMOUR HOSPITAL 201 STADIUM DR SEYMOUR TX 76380
TEXAS WORKFORCE COMMISSION TAX DEPARTMENT PO BOX 2491 WICHITA FALLS TX 76307
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WANDA SUE COFFMAN 608 WEST CUSTER SEYMOUR TX 76380
WICHITA FALLS TEACHERS CU 3001 CARTER AVE WICHITA FALLS TX 76308
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242